Army Community Service
Financial Readiness Program
Torii Station Bldg 236, Rm. 115

The following classes are taught monthly in the ACS Classroom.

1st Time Homebuyers – Topic includes; how to and how much financing to obtain, the advantages/disadvantages of hiring a real estate agent, shopping for and inspecting your first home, your rights and the paperwork.

Thrift Savings Plan – Topic includes; your role as an account manager, knowing which investment option is best for you and why, withdrawal and loan options.

Money Management I (discussion) **–** Topic includes; the psychology of money, the insurances you should have and the insurances you should avoid, essential estate planning documents, techniques for managing means of monetary exchange, the imperativeness of establishing an emergency fund, effective goal setting and the necessity of financial record keeping.

Money Management II (workshop) **–** Topic Includes; calculating net worth, creating a cash flow plan (budget), tracking income & expenditures, determining retirement and college savings contributions needed to meet goals

Debt & Credit Management – Topic includes; understanding the credit industry, managing the credit report and score, your rights as a consumer, debt reconciliation, consumer skills.

Investment Workshop – Topic includes; identifying the risks and determining your tolerance for them, the power of compounding interest, savings options, retirement arrangements and college savings arrangements, investment options, i.e. bonds, stocks, mutual funds and annuities, understanding your financial statements.

To register for a class or to schedule a unit training contact:

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